



CUSTOMER PROFILE

Abanca Bank, headquartered in Galicia, Spain, is a nationwide branch network that services 2.5 million customers. With offices in nine countries and 695 branch locations throughout Spain, Abanca Bank is committed to a service model that combines the best of traditional banking with next-generation banking services.

FIRST SPANISH BANK TO OFFER INSTANT ISSUANCE

CHALLENGE: Abanca Bank's goal was to enhance the overall in-branch customer experience by offering instant issuance of permanent credit, debit and pre-paid cards — eliminating the traditional waiting period to receive financial cards in the mail.

SOLUTION: Implementation of an instant issuance program featuring the Datacard® CardWizard® issuance software and the Datacard® CE870™ instant issuance systems.

RESULTS: By launching instant issuance services, Abanca Bank has positioned itself as an industry leader in Spain's highly competitive market.



“Abanca Bank continuously strives to simplify and enhance the daily lives of our customers and by implementing Datacard® instant issuance solutions we are able to do just that. We now have the ability to eliminate the traditional waiting period for cards to be delivered through the mail which improves the overall customer experience.”

- Eduardo Aldao, Innovation Director of Abanca Bank

Featured Products

- Datacard® CE870™ multi-hopper printers with multiple personalization functions including flat graphics printing, embossing, rear indenting and magnetic stripe and smart card encoding.
- Datacard® CardWizard® issuance software which is integrated with the bank's card management system (CMS) to enable instant issuance in-branch.
- On-site maintenance services

Technology Driving Consumer Demand

In today's society, accelerating technology innovations are driving consumer demand for real-time, instant services. With the rapid evolution of mobile banking, payment and eCommerce, consumers have come to expect financial services that simplify and enhance their daily lives. In light of these heightened demands, banks are constantly looking for ways to increase customer satisfaction, sustain loyalty and set themselves apart from the competition.

To keep up with today's "instant society," more and more financial institutions are embracing new technologies and offering personalized services through instant issuance of permanent payment cards in-branch. This provides a secure, streamlined and flexible alternative to traditional central card issuance operations.

Abanca Bank Differentiates Their Services

Abanca Bank was formed in November 2014 as a result of the merger of NCG Bank and Etcheverría Bank. Even before its official inception, Abanca Bank sought to enhance their overall in-branch customer experience through offering instant issuance of permanent credit, debit and pre-paid cards. After diligently evaluating a select group of technology providers, Abanca Bank turned to Entrust Datacard to implement an innovative instant issuance program.

Abanca Bank implemented an end-to-end solution including: the flagship Datacard® CardWizard® issuance software, which was

integrated with the Bank's card management system (CMS) to ensure a seamless instant issuance process; Datacard® CE870™ instant issuance systems with associated supplies for printing and personalization of cards; as well as on-site maintenance services. With the Datacard® instant issuance solution, Abanca Bank can now instantly issue six types of credit, debit and pre-paid cards including both Visa and MasterCard branded cards — enabling them to meet a wide range of customer needs.

Abanca Bank launched their instant issuance services with a two-branch pilot in the spring of 2014. Six months later, they deployed the instant issuance program in 10 additional branches around Spain.

The Results

With the successful implementation of their instant issuance program, Abanca Bank has been able to eliminate the traditional waiting period of 3-4 days for consumers to receive payment cards in the mail. Customers now have the option to walk into their local branch, open a new account or request an emergency card replacement for a lost or stolen card and instantly receive a secure and activated card. They can immediately use their new card to make purchases or ATM withdrawals, giving them ultimate flexibility and enhancing the overall customer experience.

Customers have been pleasantly surprised and delighted by the new instant issuance services and the bank has experienced greater cost efficiency and a lift in profitability.



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